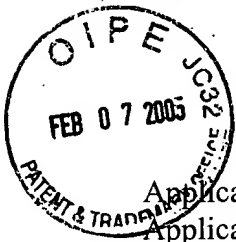


PATENT

Application Serial No.: 09/654,341

Attorney Docket No.: 97-059-1-C1



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: WALKER et al.  
Application No.: 09/654,341  
Filed: September 8, 2000  
Title: METHOD AND APPARATUS FOR PROVIDING AND PROCESSING  
INSTALLMENT PLANS AT A TERMINAL

Attorney Docket No. 97-059-1-C1

Group Art Unit: 3713  
Examiner: Jeanty, Romain

**AMENDMENT AFTER ALLOWANCE PURSUANT TO 37 C.F.R. § 1.312**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Notice of Allowance and Issue Fee Due mailed November 4, 2004, entry of the following amendments into the above-identified application and consideration of the following remarks are respectfully requested: